

19. (Amended) A system for developing a banking transaction processing system that processes banking transactions for accounts, wherein terminals can request banking transactions by sending messages to the banking transaction processing system, comprising:

a business platform for receiving messages and processing the banking transactions, including:

a set of application transactions, wherein each application transaction can process a unique banking transaction and can undo the unique banking transaction;

a main module for initiating an application transaction based on a banking transaction; and

a message formatter module for providing data on banking transactions based on the messages requesting the banking transactions;

a set of knowledge blocks, wherein each knowledge block can implement a unique banking operation and can undo the unique banking operation, wherein at least one application transaction triggers at least one knowledge block to process the unique banking transaction;

a set of system processing functions for providing a platform independent interface between the business platform and a server; and

an interface that allows a user to add each of a new application transaction and a new knowledge block.

32. (Amended) A system for processing banking transactions, comprising:

a plurality of terminals for generating messages, wherein each message requests a banking transaction;

a business platform, stored on at least one computer, including:

a set of application transactions, wherein each application transaction can process a unique banking transaction and can [undo] undo the unique banking transaction;

a main module for initiating an application transaction based on a banking transaction;

a message formatter module for providing data on a banking transaction based on a message requesting the banking transaction;

a database interface module for providing a platform independent interface between the main module and at least one database;

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an external interface module for providing a platform independent interface between the main module and the terminals; and

a file interface module for providing a platform independent interface between the main module and a file system of the at least one computer;

a set of knowledge blocks, wherein each knowledge block can perform a unique banking operation and can undo the unique banking operation, and wherein at least one banking transaction is processed using at least one banking operation; and

a set of system processing functions for providing a platform independent interface between the business platform and each computer.